

Information to identify the case:

Debtor 1	<u>Eugene G. Romeo</u>	Social Security number or ITIN	xxx-xx-6082
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Denise Romeo</u>	Social Security number or ITIN	xxx-xx-1087
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-17462-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene G. Romeo

Denise Romeo

5/29/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eugene G. Romeo
 Denise Romeo
 Debtors

Case No. 13-17462-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db/jdb +Eugene G. Romeo, Denise Romeo, 162 Susan Court, Bridgewater, NJ 08807-5650
 513824368 +Citibank NA, c/o Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905
 513868825 Mazda American Credit, P O Box 553179, Detroit MI 48255-3179
 513824369 Mazda American Credit, PO Box 6542000, Omaha, NE 68154
 514483425 +Midfirst Bank, ATTN: Bankruptcy Department, 999 NW Grand Blvd,
 Oklahoma City, OK 73118-6051
 513824370 Midfirst Bank, c/o Zucker Goldberg & Ackerman LLC, 200 Sheffield Street Ste 101,
 PO Box 1024, Mountainside, NJ 07092-0024
 513824371 +Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
 514029223 +Natu Patel, 505 Hoagland Court, Hillsborough NJ 08844-3421
 514025679 +Natu Patel, 505 Hoagland Court, Hillsborough NJ 08844, _____,
 Please add the above creditor 08844-3421
 513824372 +Signature Property Group, PO Box 549, Newark, NJ 07101-0549
 513824373 +Stratton Meadows Condominium Assoc, c/o Radom & Wetter Esqs., 245 Route 22 West,
 Bridgewater, NJ 08807-2560
 513864965 +Stratton Meadows Condominium Association, c/o Radom & Wetter, Attorneys, 245 Route 22 West,
 Bridgewater, NJ 08807-2560
 513919485 +Township of Bridgewater, c/o Alan Bart Grant, Esq.,
 Mauro, Save, Camerino, Grant & Schalk, P, 77 North Bridge Street,
 Somerville, NJ 08876-1918
 513824374 US Department of Education, PO Box 530260, Atlanta, GA 30353-0260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 30 2018 00:12:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 30 2018 00:12:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

514247522 EDI: ECMC.COM May 30 2018 03:53:00 US Department of Education, P O Box 16448,
 Saint Paul MN 55116-0448

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor Midfirst Bank dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Eric Clayman on behalf of Joint Debtor Denise Romeo jenkins.clayman@verizon.net
 Eric Clayman on behalf of Debtor Eugene G. Romeo jenkins.clayman@verizon.net
 Jeffrey E. Jenkins on behalf of Joint Debtor Denise Romeo jenkins.clayman@verizon.net,
 jenkins.clayman@verizon.net
 Jeffrey E. Jenkins on behalf of Debtor Eugene G. Romeo jenkins.clayman@verizon.net,
 jenkins.clayman@verizon.net

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: May 29, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlldlawgroup.com,
bkgroup@kmlldlawgroup.com
Stephanie F. Ritigstein on behalf of Debtor Eugene G. Romeo jenkins.clayman@verizon.net
Stephanie F. Ritigstein on behalf of Joint Debtor Denise Romeo jenkins.clayman@verizon.net
TOTAL: 13